



# Rebuild Iowa Office

Governor Chester J. Culver  
Lt. Governor Patty Judge  
Lt. General Ron Dardis, RIO Executive Director

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## ***Disaster Assistance Program Summary***

*Current 05-2009*

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# PROGRAMS FOR INDIVIDUALS:

This section details the following programs:

1. Jumpstart Iowa Housing Assistance Program
2. “Jumpstart Express” Emergency Repair Option
3. Iowa Unmet Needs Disaster Grant Program
4. FEMA Individual Assistance (IA) Program
5. U.S. Small Business Administration (SBA) Loans
6. Project Recovery Iowa Crisis Counseling
7. Emergency Public Jobs (EPJ) Program
8. Property/Structural Acquisitions (“Buyouts”)
9. Disaster-Related Tax Considerations
10. Disaster-Related Legal Services – NO LONGER AVAILABLE
11. Disaster Unemployment Assistance (DUA) – NO LONGER AVAILABLE
12. College Tuition Assistance – NO LONGER AVAILABLE

## **1. Jumpstart Iowa Housing Assistance Program**

The Jumpstart Iowa Housing Assistance Program is administered through the Iowa Department of Economic Development and the Iowa Finance Authority. This program will help homeowners make a down payment on a new house, repair their current home, or maintain their mortgages. The maximum award for down payment assistance and repair/rehabilitation assistance is a \$60,000 loan which will be forgiven if the homeowner stays in the house for 5 years.

## **Eligibility for Federal Jumpstart Iowa Housing Assistance Program**

Eligible housing activities are

1. Housing Repair/Rehabilitation.
2. Homebuyer Assistance.
3. Interim Mortgage Assistance of up to 3 months.

The Iowa Department of Economic Development (IDED) has contracted with 11 administrative entities across the State of Iowa to disburse these funds. The entities include cities and Councils of Government (COGs) that cover several counties. The 11 entities are as follows: East Central Intergovernmental Association; East Central Iowa COG; Iowa Northland Regional COG; Northern Iowa Area COG; Southern Iowa COG; Southwest Iowa Planning Council; Cedar Falls; Cedar Rapids; Des Moines; Iowa City and Waterloo.

- To apply for housing assistance under these federal funds you must contact one of the previously mentioned entities where your home is located.
- A person is eligible for federal housing if they have received FEMA funds and have a household income at 100% or below the area median income.
- No duplication of benefits will be allowed.
- No repair/rehabilitation benefits are allowed to a structure located within the “100-year” flood plain or a designated buy-out area, unless the activity meets all HUD environmental requirements, applicable design standards and the property is insured by Federal Flood Insurance.

- All units must meet Iowa Minimum Housing Rehabilitation Standards after repair/rehabilitation work is completed.
- Federal Lead-Safe Housing requirements must be met with all repairs.
- Homebuyer Assistance is available only to individuals whose principal residence will eventually be bought out. Homebuyer Assistance includes rehabilitation in support of homeownership; acquisition assistance including down payment, buyer's side closing costs; mortgage buy-down (principal reduction), combinations of the above and combination of both rehabilitation and acquisition assistance.
- Interim Mortgage Assistance is available only to individuals whose principal residence is on the list of properties being considered for buy-out. Eligible interim mortgage assistance may be used for payment of principal, interest, property taxes and hazard insurance.

Applicants who cannot be assisted with Federal Jumpstart funding and have a household income at or below 150% of area median may qualify for State Jumpstart assistance up to a maximum of \$24,999.

### **Eligibility for State Jumpstart Iowa Housing Assistance Program**

Eligible housing activities are

1. Housing Repair/Rehabilitation.
2. Down Payment Assistance.
3. Interim Mortgage Assistance of up to 12 months.

The Iowa Finance Authority (IFA) has contracted with 11 entities across the State of Iowa to disburse these funds. The eleven entities are as follows: East Central Intergovernmental Association; East Central Iowa COG; Iowa Northland Regional COG; Northern Iowa Area COG; Southern Iowa COG; Southwest Iowa Planning Council; Cedar Falls; Cedar Rapids; Des Moines; Iowa City and Waterloo.

- To apply for housing assistance under these state funds you must contract one of the previously mentioned entities where either your disaster-affected or replacement home is located.
- A person is eligible for state housing if they have received FEMA housing assistance funds and have a household income at 150% or below the area median income.
- No duplication of benefits will be allowed.
- Housing Repair/Rehabilitation Assistance is available to individuals whose primary residence was damaged by the natural disasters of 2008 and are not proposed for buyout.
- Down Payment Assistance is available only to individuals whose principal residence was destroyed or damaged beyond reasonable repair.
- Eligible applicants for Housing Repair/Rehabilitation and Down Payment Assistance may also receive up to \$10,000 as reimbursement for the cost of purchasing and installing approved energy efficiency equipment and measures.
- Interim Mortgage Assistance is available only to individuals whose principal residence is on the list of properties being considered for buyout. Eligible interim mortgage assistance may be used for payment of principal, interest, property taxes and hazard insurance.

## **2. “Jumpstart Express” Emergency Repair Option**

The “Jumpstart Express” Emergency Repair Option is an option under the Jumpstart Housing Assistance Program’s home repair/rehabilitation assistance activity. The application process for “Jumpstart Express” is the same as Jumpstart Iowa Housing Assistance; however this option helps homeowners repair their current home without having to meet all of the above-described requirements. The maximum award is a \$24,999 loan which will be forgiven if the homeowner stays in the house for the life of the loan (5 years).

## **3. Iowa Unmet Needs Disaster Grant Program**

The Iowa Unmet Needs Disaster Grant program reimburses eligible participants with an income at or below 300% of the federal poverty level for disaster-related expenses.

Assistance is capped at \$2,500 for unreimbursed expenses and current unmet needs limited to the following (incurred due to the disaster):

- personal property
- home repair
- food assistance
- mental health assistance
- child care
- temporary housing

Assistance is provided through receipt reimbursement and vouchers for goods and services. These help to ensure sufficient data collection and to discourage and prevent fraud.

The program is administered locally by Long-Term Recovery Committees. The Rebuild Iowa Office (RIO) and the Department of Human Services (DHS) assist the Long-Term Recovery Committees in determining eligibility and certification of unmet needs and help to ensure that the grants are nonduplicative.

Application for Iowa Unmet Needs Disaster Grants is done through the Long-Term Recovery Committee in the county where you lived at the time of the disaster.

## **4. FEMA Individual Assistance (IA) Program**

The FEMA/State Individuals and Households Program (IHP), commonly referred to as “Individual Assistance,” is a two-part program that consists of “Housing Needs Assistance” grants, and “Other Needs Assistance” grants to renters and homeowners with eligible, disaster-related damages.

The “Housing Needs Assistance” Grant Program provides:

- Temporary Housing (a place to live for a limited period of time) -- Assistance is available to rent a different place to live, or a government provided housing unit (such as a mobile home) when rental properties are not available.

- Repair -- Assistance is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.
- Replacement -- Assistance is available to help homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to assist the homeowner with the cost of replacing their destroyed home.
- Permanent Housing Construction -- Direct assistance or money for the construction of a home. This type of assistance is only applied to locations specified by FEMA, where no other type of housing assistance is possible.

### **Eligibility for “Housing Needs Assistance”**

To receive money or help for "Housing Needs" that are the result of a disaster, all of the following must be true:

1. You have losses in an area that has been declared a disaster by the president.
2. You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
3. You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
4. The home in the disaster area is where you usually live and where you were living at the time of the disaster.
5. You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

You may not be eligible for "Housing Needs" assistance if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.

The “Other than Housing Needs” Grant Program provides assistance for necessary expenses and serious needs caused by the disaster. This assistance includes:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).

- Disaster-damaged vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA and other expenses that are authorized by law.

### **Eligibility for "Other than Housing Needs" Assistance**

To receive money for "Other than Housing Needs" that are the result of a disaster, all the following must be true:

1. You have losses in an area that has been declared a disaster area by the President.
2. You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
3. You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
4. You have necessary expenses or serious needs because of the disaster.
5. You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

For personal possessions, transportation and other essential need losses, those affected must first receive a decline from the U.S. Small Business Administration (SBA) for a low-interest disaster loan.

### **5. U.S. Small Business Administration (SBA) Loans**

Iowans who have registered with FEMA for disaster assistance may apply to the U.S. Small Business Administration (SBA) to help recover from the disasters. The SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. The SBA provides low-interest disaster loans for eligible homeowners, renters and non-farm businesses to cover disaster damage to real and personal property.

FEMA registrants who receive a disaster loan application should complete and return it to SBA, even if they are not sure if they will need or want a loan. If SBA cannot approve an application, in most cases the applicant is referred to the FEMA/State Other Needs Assistance program for possible additional assistance.

### **Eligibility for SBA Disaster Loans**

The SBA can loan money to homeowners, renters, and business owners.

Homeowners may borrow up to \$200,000 for disaster related home repairs.

Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property including vehicles.

The SBA may not duplicate benefits from your insurance or FEMA. You may receive an SBA referral when you apply with FEMA.

### **6. Project Recovery Iowa Crisis Counseling**

Iowans have access to Project Recovery Iowa, a mental health program that provides FREE crisis counseling to those affected by this year's natural disasters. The Iowa Department of Human Services (DHS) program engages local or regional counseling agencies to provide assistance in 29 of the hardest hit counties, but no Iowans who need help will be turned away.

In the initial wake of a disaster, people are relieved just to have survived. But the mood often changes when it becomes clear that government disaster assistance won't cover the losses.

Project Recovery Iowa seeks to educate victims about disaster reactions, teaching them coping skills, assessing them for individual needs, and steering them to resources that may be helpful. Program services are performed in survivor's homes, shelters, temporary living sites, churches, or any place where the survivors feel comfortable. To reach a counselor, call the Iowa Concern Hotline at 1-800-447-1985.

### **Counseling Services through Sowing the Seeds of Hope**

Rural and farm families are independent problem solvers. However, some concerns in life can be difficult to solve alone or with family and friends. Sowing the Seeds of Hope provides up to five free counseling sessions for rural families to speak to a professional counselor who can assist you with:

- Marital Conflict
- Family Conflict
- Financial Concerns
- Stress
- Crisis

### **Eligibility for Sowing the Seeds of Hope Counseling**

Families who do not have mental health insurance coverage or are under-insured may be eligible for up to five one-hour, counseling sessions per year. Getting help from Sowing Seeds of Hope is as easy as 1, 2, 3:

1. Call the Iowa Concern hotline at 1-800-447-1985. (The call is confidential)
2. The hotline will screen callers for eligibility, provide the caller with names and phone numbers of participating providers, and mail vouchers to an address provided by the caller.
3. The voucher must be used within 30 days of issue.

## **7. Emergency Public Jobs Program for Unemployed Workers**

This program is administered by Iowa Workforce Development. Iowa has received a National Emergency Grant designed to hire Iowa workers who have lost their jobs due to the flooding and tornadoes. The NEG creates temporary jobs to assist in the clean-up and restoration efforts. More than 100 worksites in Iowa have been identified through the Emergency Public Jobs program.

### **Eligibility for Emergency Public Jobs Program**

Applies to Iowans unemployed because of the tornadoes or floods:

- Individuals may work for 1,040 hours (approximately 6 months)
- Each individual is eligible to receive up to \$12,000 in total wages.
- Wages will be paid at the prevailing wage for the worksite.

- Individuals will be provided with necessary tools to complete the work, safety training and will be required to complete a physical.

## **8. Property/Structural Acquisition (“Buyouts”)**

Property or structural acquisitions (or "buyouts," as they're commonly known) is the purchasing of property from private citizens by a government entity as part of a hazard mitigation plan. Local, state or federal funds are used to buy property in areas that are at high risk in order to reduce or eliminate long-term risk to life and property from a hazard event, such as flooding.

Primarily, buyouts occur through the Hazard Mitigation Grant Program (HMGP) funded by the FEMA and the state and administered in Iowa through the Homeland Security and Emergency Management Division (HSEMD).

State and local governments may pursue other funding sources if HMGP does not cover the buyout of "eligible" properties that want to participate. In some cases, local governments have already acquired high-risk properties through their own funding and programs.

For more information about HMGP, visit the HSEMD Web site or contact your city or county government officials.

## **9. Disaster-Related Tax Considerations**

Taxpayers who have sustained a casualty loss from a declared disaster may deduct that loss on the federal income tax return for the year in which the casualty actually occurred, or elect to deduct the loss on the tax return for the preceding tax year. In order to deduct a casualty loss, the amount of the loss must exceed 10 percent of the adjusted gross income for the tax year by at least \$100. If the loss was sustained from a federally declared disaster, the taxpayer may choose which of those two tax years provides the better tax advantage.

The Internal Revenue Service (IRS) can expedite refunds due to taxpayers in a federally declared disaster area. An expedited refund can be a relatively quick source of cash, does not need to be repaid, and does not need an Individual Assistance declaration. It is available to any taxpayer in a federally declared disaster area.

For more information on disaster-related tax considerations, visit the Iowa Department of Revenue Web site.

## **10. Disaster-Related Legal Services**

### **THIS PROGRAM IS NO LONGER AVAILABLE**

When the President declares a disaster, FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to disaster victims. Legal advice is limited to cases that will not produce a fee (i.e., these



attorneys work without payment). Cases that may generate a fee are turned over to the local lawyer referral service.

The assistance that participating lawyers provide typically includes:

- Assistance with insurance claims (life, medical, property, etc.)
- Counseling on landlord/tenant problems
- Assisting in consumer protection matters, remedies, and procedures
- Replacement of wills and other important legal documents destroyed in a major disaster

In Iowa, Iowa Legal Aid attorneys are available to assist qualified Iowans struggling to recover from the recent natural disasters by providing:

- Advice on how to apply for Federal Assistance; help with appeals of denials of Federal Assistance; information on programs available to disaster victims
- Assistance with housing related legal issues arising due to weather related damage
- Advice on submitting or pursuing insurance claims
- Representation in any civil legal matter relating to the disasters

### **Eligibility for Disaster Legal Services**

Disaster legal services are provided to low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their needs as a consequence of a major disaster.

## **11. Disaster Unemployment Assistance (DUA)**

### **THIS PROGRAM IS NO LONGER AVAILABLE**

The Disaster Unemployment Assistance (DUA) program is a FEMA funded – State of Iowa administered program that provides unemployment benefits and re-employment services to individuals who have become unemployed because of the disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date. These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.

### **Eligibility for Disaster Unemployment Benefits**

If you have worked for an employer covered by unemployment insurance you may be eligible for regular state unemployment benefits. File a state unemployment benefit claim with Iowa Workforce Development. If you are denied regular unemployment benefits, a Disaster Unemployment Assistance (DUA) claim can be processed.

## **12. College Tuition Assistance**

### **THIS PROGRAM IS NO LONGER AVAILABLE**

Though the deadline for this assistance has passed, The Iowa College Student Aid Commission offered up to \$5,000 in assistance to Iowa college students impacted by the flooding. Iowa College Aid helped students with:

- Repayment concerns, including emergency deferments and forbearances.
- Award letters and working with colleges concerning additional financial aid that may be available.
- Paperwork necessary to request a leave of absence or to withdraw from college.
- Other financial aid-related concerns.

# **PROGRAMS FOR AGRICULTURE & RURAL RESIDENTS**

This section details the following programs:

1. **Emergency Conservation Program (ECP)**
2. **Farm Service Agency Emergency Loans for Disasters**
3. **Non-insured Crop Disaster Assistance Program**
4. **Rural Development Disaster Assistance**
5. **Emergency Watershed Protection (EWP) Program**
6. **Wetlands Reserve Program (WRP)**
7. **Small Business Disaster Recovery Grant Program**
8. **Counseling Services – Sowing the Seeds of Hope**

## **1. Emergency Conservation Program**

USDA Farm Service Agency's (FSA) Emergency Conservation Program (ECP) provides emergency funding and technical assistance for farmers and ranchers to rehabilitate farmland damaged by natural disasters and for carrying out emergency water conservation measures in periods of severe drought. Funding for ECP is appropriated by Congress.

ECP is administered by state and county FSA committees. Subject to availability of funds, locally-elected county committees are authorized to implement ECP for all disasters except drought, which is authorized at the national office of FSA.

## **Emergency Conservation Program Eligibility Guidelines**

County FSA committees determine land eligibility based on on-site inspections of damage, taking into account the type and extent of damage. For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:

1. Impair or endanger the land;
2. Materially affect the land's productive capacity;
3. Represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; and
4. Be so costly to repair that Federal assistance is or will be required to return the land to productive agricultural use.

Conservation problems existing prior to the applicable disaster are ineligible for ECP assistance.

## **2. Farm Service Agency Emergency Loans for Disasters**

USDA's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Emergency loan funds may be used to:

- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;

- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance certain debts.

You can obtain information by calling or visiting the County FSA office in your area.

### **Eligibility for FSA Emergency Loans**

Emergency loans may be made to farmers and ranchers who:

1. Own or operate land located in a county declared by the president as a disaster area or designated by the Secretary of Agriculture as a disaster area or quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance);
2. Are established family farm operators and have sufficient farming or ranching experience;
3. Are citizens or permanent residents of the United States;
4. Have suffered at least a 30-percent loss in crop production or a physical loss to livestock, livestock products, real estate, or chattel property;
5. Have an acceptable credit history;
6. Are unable to receive credit from commercial sources;
7. Can provide collateral to secure the loan; and
8. Have repayment ability.

### **3. Non-insured Crop Disaster Assistance Program**

USDA's Farm Service Agency's Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of uninsurable crops when low yields, loss of inventory or prevented planting occurs due to natural disasters.

### **Noninsured Crop Disaster Assistance Program Eligibility Guidelines**

The USDA's Farm Service Agency has established guidelines for the eligibility of producers and crops that fall under the Noninsured Crop Disaster Program.

Eligible Producers:

1. An eligible producer is a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop.
2. The annual gross revenue of the eligible producer, or the annual gross revenue of any individual or entity combined as one "person" with the eligible producer, cannot exceed \$2 million.

Eligible Crops

To be eligible for NAP assistance, crops must be non-insurable crops and agricultural commodities for which the catastrophic risk protection level of crop insurance is not available, and must be any of the following commercially produced crops:

1. crops grown for food;
2. crops planted and grown for livestock consumption, including, but not limited to grain and forage crops, including native forage;
3. crops grown for fiber, such as cotton and flax (except for trees);
4. crops grown under a controlled environment, such as mushrooms and floriculture;

5. specialty crops, such as honey and maple sap;
6. value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turfgrass sod;
7. sea oats and sea grass; and
8. seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production.

For further information on whether a crop is eligible for NAP coverage, please contact your local FSA office.

#### **4. Rural Development Disaster Assistance**

In areas affected by natural disasters, USDA Rural Development can help *existing Rural Development borrowers* who are victims of a disaster. Below are brief descriptions of the disaster assistance options for our borrowers.

Rural Development's regular Business and Utilities Programs can help business owners and communities affected by natural disasters.

#### **For Single-Family Housing Loan Borrowers or Grant Recipients**

*Natural Disaster Loans and Grants* are available to help families whose Rural Development-financed homes were damaged or destroyed. To qualify:

1. Homes must be in a disaster area designated by the President
2. Homeowners must verify that damage is the direct result of the disaster
3. Applicants and their homes must meet the all eligibility requirements for the single-family housing program.

*Loan servicing options* are available to help families who experience financial problems after the disaster. Servicing options include:

- Moratoriums -- a temporary period where no payment is required -- for up to 180 days for borrowers who have lost employment, sustained severe property damage or medical expenses
- Reamortization -- rescheduling loan payments to determine a new monthly payment amount -- if needed following a moratorium or to resolve account delinquency

#### **For Multi-Family Housing Loan Borrowers and Their Tenants**

Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any of our apartment complexes and receive special priority consideration for the next available unit. Displaced tenants who are receiving Rental Assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance program.

Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, we can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact Multi-Family Housing Specialists in their State Office.

### **For Business Owners**

Rural Development's business programs normally do not have disaster assistance authority. However, many of our programs can help provide financial relief to small businesses as a result of natural disasters.

- **Business and Industry (B&I) Guaranteed Loan Programs**  
Under the B&I Guaranteed Loan Program, loans can be made to eligible entities including corporations, partnerships, cooperatives, Federally-recognized Indian Tribes, individuals, and other legal entities to provide financial assistance for a variety of purposes including capital expenditures, working capital, equipment, and refinancing. Purposes can include the repair and damage to businesses as a result of the natural disaster.
- **Rural Business Enterprise Grant Program**  
The RBEG program can provide grants to public bodies, nonprofit corporations, and Federally-recognized Indian Tribal groups for the purpose of enhancing or developing small and emerging businesses in rural areas. By definition, a "small, emerging business" includes any business that has less than \$1 million gross annual revenue and employs less than 50 people. Under the RBEG program, grants can be used for a variety of purposes including to (1) develop infrastructure and industrial sites, (2) develop industrial sites and construct buildings on industrial sites, (3) develop a revolving loan fund that would be used to re-lend to small and emerging businesses, and (4) provide technical assistance to small and emerging businesses.
- **Rural Business Opportunity Grant Program**  
The RBOG program can provide grants to public bodies, nonprofit corporations, Indian tribes, or cooperative members that are primarily rural residents to promote sustainable economic development in rural communities with exceptional needs. This is accomplished by making grants to organizations to provide for economic development planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.
- **Intermediary Relending Program**  
Under IRP, loans are made to intermediaries who provide loans to ultimate recipients for business facilities and community development projects. The loan is made to an intermediary re-lender who, in turn, establishes a revolving fund and re-lends to various entities for eligible purposes. Businesses impacted by natural disasters could possibly qualify as a recipient for the revolved funds under this program.
- **Rural Economic Development Loan and Grant Program**  
The REDLG Program provides financial assistance to Utilities Programs electric and telephone borrowers to re-lend for a variety of economic business and community development purposes. Loans are provided to finance a broad array of projects including for-profit businesses. Utilities Programs borrowers may

receive financing for grant purposes through either a grant to establish a revolving loan fund or a combination loan and grant.

To apply, business owners should contact Business Program Specialists in their State Office.

### **5. Emergency Watershed Protection (EWP) Program**

The purpose of the Emergency Watershed Protection (EWP) program is to undertake emergency measures, including the purchase of flood plain easements, for runoff retardation and soil erosion prevention to safeguard lives and property from floods, drought, and the products of erosion on any watershed whenever fire, flood or any other natural occurrence is causing or has caused a sudden impairment of the watershed.

For more information about the Natural Resource Conservation Service's (NRCS) Emergency Watershed Program, visit the USDA's NRCS Web site at [http://www.nrcs.usda.gov/programs/ewp/additional\\_ewp2006.html](http://www.nrcs.usda.gov/programs/ewp/additional_ewp2006.html).

### **6. Wetlands Reserve Program (WRP)**

The Wetlands Reserve Program (WRP) is a program to develop and implement a conservation plan for restoration of wetlands previously altered for agricultural use. Eligible land is that which has been owned for one year and that could be restored to wetland conditions.

Landowners may restore wetlands with permanent easements, 30-year easements or 10-year contracts. Permanent easements pay 100% of the agricultural value of the land and 100% cost-share for restoration; 30-year easements pay 75% of the agricultural value and 75% cost-share for restoration; 10-year contracts pay 75% cost-share of restoration only. Permanent or 30-year easements are recorded with property deeds. Ten-year contracts are not recorded with deeds.

### **7. Iowa Workforce Development Small Business Disaster Recovery Grant Program**

Small businesses, family farms and non-profit organizations impacted by the 2008 summer disasters can now apply for additional financial assistance through the Small Business Disaster Recovery Grant Program. The program, administered by Iowa Workforce Development (IWD), provides up to a \$5,000 grant for damages incurred from last year's floods and tornadoes.

To be eligible, a business, non-profit agency or farm must have existed prior to the disaster; have 25 or fewer employees; be located in a county that was declared eligible for Public Assistance by the Federal Emergency Management Agency (FEMA); and experienced a dislocation of at least one worker as a result of the disaster. Businesses

do not need to have a Small Business Administration (SBA) loan or have received FEMA assistance in order to qualify for this program.

For more information, visit the Rebuild Iowa Office Web site at <http://www.rio.iowa.gov/resources/assistance/businesses.html>.

### **8. Counseling Services – Sowing the Seeds of Hope**

Rural and farm families are independent problem solvers. However, some concerns in life can be difficult to solve alone or with family and friends. Sowing the Seeds of Hope provides up to five free counseling sessions for rural families to speak to a professional counselor who can assist you with:

- Marital Conflict
- Family Conflict
- Financial Concerns
- Stress
- Crisis

### **Eligibility for Sowing the Seeds of Hope Counseling**

Families who do not have mental health insurance coverage or are under-insured may be eligible for up to five one-hour, counseling sessions per year. To receive help from Sowing Seeds of Hope:

1. Call the Iowa Concern hotline at 1-800-447-1985. (The call is confidential)
2. The hotline will screen callers for eligibility, provide the caller with names and phone numbers of participating providers, and mail vouchers to an address provided by the caller.
3. The voucher must be used within 30 days of issue.



## PROGRAMS FOR BUSINESSES & NON-PROFITS:

This section details the following programs:

1. Disaster Recovery Business Rental Assistance Program
2. U.S. Small Business Administration (SBA) Loans
3. Small Business Disaster Recovery Grant Program
4. Jumpstart Iowa Small Business Assistance Program – NO LONGER AVAILABLE

*FOR BUSINESSES ONLY:*

5. Community Economic Betterment Account (CEBA) Program
6. High Quality Job Creation (HQJC) Program
7. Midwestern Disaster Area Bonds

### **1. Disaster Recovery Business Rental Assistance Program**

The Iowa Department of Economic Development (IDED) will provide financial assistance to eligible businesses located in or planning to locate in a business rental space that was physically damaged by the 2008 natural disasters. Assistance will be in the form of rental assistance to help offset building rental lease payments for a maximum of six months, not to exceed a total award amount of \$50,000. In-home businesses are not eligible for the funds through this program. For full program guidelines, visit the IDED Web site at [http://www.iowalifechanging.com/jumpstart/business\\_rental.html](http://www.iowalifechanging.com/jumpstart/business_rental.html).

If your business is located in Cedar Rapids, you must apply for this program directly through the Cedar Rapids Web site at <http://www.corridorrecovery.org/landlords/comrent.asp>.

### **2. U.S. Small Business Administration Loans**

Businesses who have registered with FEMA for disaster assistance may apply to the SBA to help recover from the disasters. The SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. The SBA provides low-interest disaster loans for eligible non-farm businesses to cover disaster damage to real and personal property and economic injury. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

The following types of SBA loans are available to Iowa businesses affected by this disaster:

- Business Loans – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss. The \$2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a

major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

- Economic Injury Disaster Loans (EIDL) – The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.

### **Eligibility Guidelines for U.S. Small Business Administration Loans**

1. Uninsured Losses – Only uninsured or otherwise uncompensated (including insurance deductibles) disaster losses are eligible.
2. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
3. Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
4. Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or Federally Insured loans.

### **3. Iowa Workforce Development Small Business Disaster Recovery Grant Program**

Small businesses, family farms and non-profit organizations impacted by the 2008 summer disasters can now apply for additional financial assistance through the Small Business Disaster Recovery Grant Program. The program, administered by Iowa Workforce Development (IWD), provides up to a \$5,000 grant for damages incurred from last year's floods and tornadoes.

To be eligible, a business, non-profit agency or farm must have existed prior to the disaster; have 25 or fewer employees; be located in a county that was declared eligible for Public Assistance by the Federal Emergency Management Agency (FEMA); and experienced a dislocation of at least one worker as a result of the disaster. Businesses do not need to have a Small Business Administration (SBA) loan or have received FEMA assistance in order to qualify for this program.

For more information, visit the Rebuild Iowa Office Web site at <http://www.rio.iowa.gov/resources/assistance/businesses.html>.

### **4. Jumpstart Iowa Small Business Assistance Program** **THIS PROGRAM IS NO LONGER AVAILABLE**

The State of Iowa will provide financial assistance to businesses suffering physical damage or economic loss due to the 2008 tornado, floods, and storm disasters and have been approved for and have signed a disaster loan from the U.S. Small Business Administration (SBA) or from a state-chartered or federal-chartered financial institution. Administered through the Iowa Department of Economic Development, the Jumpstart Iowa Small Business Assistance Program will provide forgivable loans to small businesses. The funds will help pay down their SBA loans from the federal government, and will provide funding to promote sustainable rebuilding efforts. The maximum award is a \$50,000 loan, plus an additional \$5,000 for energy-efficient appliances. The loans will be forgiven if the business opens its doors within 12 months of receiving funds.

#### **Eligibility Guidelines for Jumpstart Iowa Small Business Assistance Program**

1. Businesses are eligible for assistance if they have received disaster loan funds from the U.S. Small Business Administration (SBA), a state or federally chartered financial institution or other recognized entities that underwrite loans.
2. An eligible business will be able to receive funding in an amount equal to 25% of the dollar amount of their disaster loan, up to a maximum of \$50,000. The award will be in the form of a loan at 0% interest and will be forgiven if the business reopens within twelve (12) months of their award date, and if applicable, upon receipt of documentation that the business has purchased and installed the energy efficient equipment.
3. An eligible business may also receive funds in an amount of up to \$5,000, less any utility rebates, for the purchase and installation of energy efficiency equipment that meets the Office of Independent Energy's standards.
4. Commercial landlords will be eligible to receive assistance through the provisions of the "Jumpstart" Small Business Assistance Program.

#### **5. Community Economic Betterment Account (CEBA) Program**

A business seeking a loan or forgivable loan for disaster recovery may apply to the Iowa Department of Economic Development (IDED) for assistance through the Community Economic Betterment Account (CEBA) Program. As part of the application process, the business may request a waiver of one or more program requirements provided such requirement is non-statutory. Examples of requirements which are non-statutory or established by administrative rule include:

- Qualifying wage requirement.
- Limitation on funding projects that have started (project initiation).
- \$500,000 limit on the forgivable loan portion of the award.
- Requirement that the local government invest in the project.

The business must meet all the statutory requirements outlined in the CEBA law (Iowa Code Sections 15.315-15.325). Award amounts will be determined on project-by-project basis.

#### **Eligibility Guidelines for Community Economic Betterment Account (CEBA) – Disaster Assistance Program**

Eligible applicants must be a non-retail business which:

1. Is located in a presidentially-declared disaster area;
2. Applies for assistance within 12 months of the date of the presidential disaster declaration;
3. Has sustained substantial physical damage resulting from the disaster (“*Substantial damage*” means damage of any origin sustained by a structure whereby the cost of restoring the structure to its previous condition would be equal to or greater than 50% of the market value of the structure before the damage occurred).
4. Will commit to bringing its employment level up to at least 90% of its pre-disaster employment level within six months of receiving assistance from the State; and
5. Will commit to paying wages that are no less than wages paid prior to the disaster.

## **6. High Quality Job Creation (HQJC) Program**

A business seeking tax credits and/or refunds may apply to the Iowa Department of Economic Development (IDED) for assistance through the High Quality Job Creation (HQJC) Program. As part of the application process, the business may request a waiver of the average county wage calculation. All other requirements of the HQJC program will be applicable. If the business’ application and waiver request is approved, the business may receive one or more of the following based on the amount of qualifying investment in the project:

- Investment tax credit equal to 1% of the qualifying investment (amortized over 5 years).
- Refund of sales and use taxes paid to contractors or subcontractors during construction.
- Doubling of the state’s refundable research activities credit.

## **7. Midwestern Disaster Area Bonds**

MDA Bonds, authorized by the Heartland Disaster Tax Relief Act of 2008, are a new kind of private activity tax-exempt bond designed to facilitate the recovery and rebuilding of areas damaged by the severe weather.

The Act, which was signed into law by the President on October 3, provides Iowa with additional bonding authority for the issuance of tax-exempt bonds, above and beyond the State’s normal tax-exempt bonding authority. This additional bonding authority can be used for a broader array of potential projects than normally allowed under federal law for tax-exempt bonds. Proceeds of the bonds can be used to finance real property for projects including single family and multifamily housing, property of certain regulated utilities and commercial property.

The business/person using the tax-exempt bond proceeds must have suffered a loss attributable to the storms, tornados or flooding, or is a business designated by the Governor as replacing a business that suffered a loss due to the storms, tornadoes or flooding.

For single family use, the mortgagor must have suffered damage to his or her principal residence as a result of the storms, tornados or flooding.

In the case of property for certain regulated utilities (property used for furnishing electricity, gas, and steam, for example) damaged by the storms, tornados or flooding, only the repair or renovation of such property can be financed on a tax-exempt basis under the Act.

The estimated amount of additional tax-exempt bonding authority provided under the Act to Iowa is approximately \$2.6 billion. The bonds must be issued before January 1, 2013.

For more information on the Midwestern Disaster Area Bonds, visit the Iowa Finance Authority Web site at [http://www.iowafinanceauthority.gov/en/economic\\_development/midwestern\\_disaster\\_area\\_bonds/](http://www.iowafinanceauthority.gov/en/economic_development/midwestern_disaster_area_bonds/).

## PROGRAMS FOR LANDLORDS:

This section details the following programs:

1. **Small Project Rental Rehabilitation Assistance**
2. **Large Project Rental Rehabilitation Assistance**

**1. Small Project Rental Rehabilitation Assistance** – Landlords with rental properties affected by the 2008 tornadoes, storms and flooding may be eligible for assistance under this program administered by the Iowa Department of Economic Development (IDED). Rental rehabilitation, under this activity, is limited to projects of seven units or fewer. The definition of a project for purposes of these guidelines shall mean:

*A site or sites together with any building or buildings (including manufactured structures that are taxed as real property) located on a site or sites that are under common ownership, management, and financing and are to be assisted with CDBG Supplemental funds as a single undertaking, and includes all activities associated with the site(s) and building(s).*

### **Eligibility Guidelines for the Small Project Rental Rehabilitation Assistance Program**

Eligible applicants are:

1. Rental property owners (individuals; for-profit entities; and non-profit entities)
2. Rental property owners whose properties were affected (impacted) by the disasters of 2008
3. Rental property owners seeking rental rehab assistance must have been the owner of record of the property for which funding is sought prior to the disaster event
4. Property owners who can demonstrate the ability to fund on-going operational expenses associated with the rental property over the life of the forgivable loan, as evidenced by, including, but not limited to: income / expense statements or proformas, adequate maintenance reserves, etc.
5. Property owners must agree to comply with all federal, state and local requirements (including but not limited to: these guidelines; Fair Housing and Equal Opportunity requirements; accessibility for persons with disabilities; procurement and contracting requirements; etc.)

### **Program Guidelines for the Small Project Rental Rehabilitation Assistance Program**

- No duplication of benefits will be allowed.
- No rental rehabilitation benefits to structures or projects located within the 100-year floodplain will be allowed, unless the activity meets all HUD environmental requirements, all applicable flood mitigation design standards, and the property is insured by Federal Flood Insurance.

- No rental rehabilitation benefits to structures or projects located in designated or proposed buy-out areas will be allowed.
- All rental units to be rehabilitated must be both financially and structurally feasible to rehabilitate. Recipients shall establish parameters for making this determination.
- All rental units to be rehabilitated (including the property as a whole) must meet all applicable property standards upon completion. The CDBG Entitlement Cities and communities with populations at or greater than 15,000 must comply with the locally adopted and enforced codes, standards and ordinances. For the remainder of the State, in the absence of any locally adopted and enforced codes or standards, the requirements of the State Building Code apply.
- To the extent possible, the requirements of the Iowa Greens Streets Criteria need to be followed.
- The CDBG Supplemental funds are subject to the requirements of the Federal Lead Safe Housing regulations, impacting all multi-family dwelling units and projects that were constructed prior to January 1, 1978.
- CDBG Supplemental funds may be used to rehabilitate disaster affected units and all other units in a disaster affected rental property, including all common areas and grounds.
- All assisted rental properties must meet the national objective of “Primarily benefits persons of low and moderate income – Housing”. This means that at least 51% of the units in an assisted property must be occupied by persons or households whose incomes are at or below 80% of the area median income limits (Low to Moderate Income, or LMI).
  - In a one unit project – the one unit must be made available to a LMI tenant.
  - In a two unit project – one of the two units must be made available to a LMI tenant.
  - Projects of three or more units – 51% of all assisted units (rounded up to the nearest whole number) must be made available to a LMI tenant (e.g., in a four unit project, three units must be made available to LMI tenants).
  - Scattered site projects accomplished as a single undertaking shall take into consideration the individual properties when determining national objective compliance (e.g., a seven single unit project on seven different sites shall all be occupied by a LMI tenant).
- Maximum (gross) rent limits on affordable rental units (by bedroom size) shall not exceed the most current HOME program Fair Market Rents (FMRs). Net rents must be calculated based upon the utility allowances established by the local public housing authority that has jurisdiction for the area served.
- Rental property owners of CDBG Supplemental funds assisted projects shall agree to a five-year period of affordability in terms of tenant income restrictions (limitations) and through affordable rent limitations (controls) on all CDBG Supplemental funds assisted rental units serving LMI tenants, maintaining the appropriate number of affordable rental units for the five-year period.
- Form of assistance – 5-year forgivable loan (non-receding), forgiven in full at the end of the five year compliance period. If the assisted property is sold or

transferred, or converted to an alternate use, during the five-year period following completion and acceptance, the entire amount of the forgivable loan shall be repaid.

- Maximum assistance per unit (on the hard cost of rehabilitation) shall not exceed \$24,999 in CDBG Supplemental funds. Additional CDBG Supplemental funds (above the \$24,999 rehabilitation limit) may be used for: lead hazard reduction (as applicable); project delivery costs; and temporary relocation (as applicable), but in no case shall the total CDBG Supplemental assistance exceed \$37,500 per unit (i.e., inclusive of all costs).
- All additional costs of the project above the stated CDBG Supplemental funds limitations shall come from other resources. All other necessary financial resources shall be committed and secured prior to the commitment of CDBG Supplemental funds.

**2. Large Project Rental Rehabilitation Assistance** – Rental rehabilitation, under the Large Projects Rental Rehabilitation activity, is for projects of eight units or more. This activity does not include those projects for which low income housing tax credits are also sought or that comprise the financial resources of the proposed project's budget.

### Definitions

- *"Affordable Rental Units"* means those units contained in the mortgaged property and contained in the agreement for covenants and restrictions that are occupied by low and moderate income families at any given time. Affordable rental units (in the appropriate number as described later in these guidelines under national objective) are to be retained at all times as affordable rental units throughout the period of affordability (5 years) through income limitations of the tenants occupying those units and through rent limitations for the tenants occupying those units.
- *"Disaster Event"* means the federally declared 2008 Iowa tornado, flood and storm events, which occurred between May 25, 2008 and August 13, 2008.
- *"Project"* - means a site or sites together with any building or buildings located on a site or sites that are under common ownership, management, and financing and are to be assisted with CDBG Supplemental funds as a single undertaking, and includes all activities associated with the site(s) and building(s).
- *"Project Delivery Costs"* - For purposes of the CDBG Supplemental funds used for rental rehabilitation, all technical services related costs (also known as soft costs; carrying costs; direct administration costs) will be considered as "project delivery costs". Project delivery costs, although administrative in nature, must be considered as project costs attributable to the housing activity undertaken and accounted for in this manner. Overall, project delivery costs need to be reasonable and cannot exceed \$10,000 per unit.
- Project delivery costs include, but are not limited to: tenant income determination and verification; A/E or design costs; energy raters involved in the project; relocation (temporary or permanent); initial inspections; cost estimates; lead hazard reduction oversight; lead hazard reduction carrying costs; etc.



## **Eligible Applicants**

Eligible applicants must meet all of the following:

1. This activity is available only to rental property owners (individuals; for-profit entities; and non-profit entities);
2. Rental property owners seeking rental rehabilitation assistance must have been the owner of record of the property (or properties) for which funding is sought prior to the date of the disaster event affecting the property or properties;
3. This activity is available only to rental property owners whose properties were affected (physically damaged, impacted) by a disaster event (see definition of disaster event);
4. This activity is available only to rental property owners who can demonstrate the ability to fund on-going operational expenses associated with the rental property or properties over the life of the forgivable loan, as evidenced by; including, but not limited to: income / expense statements or proformas, adequate maintenance reserves, etc.; and
5. This activity is available only to rental property owners that agree to comply with all federal, state and local requirements (including, but not limited to: these guidelines; the forgivable mortgage and agreement for covenants and restrictions for rental rehabilitation; Fair Housing and Equal Opportunity requirements; accessibility for persons with disabilities; procurement and contracting requirements; labor standards; local rental housing codes and requirements; etc.).

Rental property owners will need to make application through an IDED designated CDBG Disaster Recovery recipient (see attached map and contact list) applicable to the rental property's location. These IDED designated CDBG Disaster Recovery recipients should be sought for assistance with application preparation, as they will need to be involved in the overall administration and oversight (from start to finish) of rental property rehabilitations within their jurisdictions. Rental rehabilitation awards will result in a contract between the IDED designated CDBG Disaster Recovery recipient and the rental property owner.

The IDED CDBG Disaster Recovery recipient will receive applications directly from rental property owners. The IDED CDBG Disaster Recovery recipient will review (and work with rental property applicants on the final details of the proposal, revising as necessary) and approve applications locally.

The IDED Disaster Recovery recipients will then submit these applications (in their final, locally approved form) to the IDED. The IDED will then add (by amendment) approved projects and their respective budgets into the contracts between the IDED Disaster Recovery recipient and the IDED.

## **Eligible Properties**

- At least four residential rental units in the project had to have been affected (physically damaged, impacted) by a disaster event in order for the project to be eligible for assistance. For individual structures (buildings) in scattered site types of projects, all structures must have had at least two residential rental units affected (physically damaged, impacted) by a disaster event in order for those (all) structures to be eligible for assistance.
- An example of a rental unit physically impacted by a disaster event might include items such as mechanical systems or electrical systems located in a flooded lower level that serves all rental units located on first or upper levels of the structure;
- In order to be eligible for rental rehabilitation assistance, the rental property owner must be able to demonstrate and document that their property was physically impacted by a disaster event. This might include, but is not limited to: insurance claims documentation; inspection reports (city, insurance claims representative, A/E, etc.);
- If the damage sustained (all properties in a project) was limited only to damage caused by a sanitary sewer back-up, the rental rehabilitation project is not eligible for assistance under this activity;
- Eligible properties and structures within proposed projects will be limited to those that are entirely (100%) residential rental units. No mixed-use types of properties will be eligible under this activity;
- No duplication of benefits will be allowed;
- No rental rehabilitation benefits to structures or projects located within the 100-year floodplain will be allowed.

### **Program Guidelines**

- No duplication of benefits will be allowed. Prior to assisting rental property owners with CDBG Supplemental Funds, the recipient / IDED will need to determine and verify any monies received from any other federal or state financial resources providing disaster recovery funding and any insurance settlement payments provided to the rental property owner, and adjust the CDBG Supplemental Funds amount and project scope accordingly.
- Any Federal Flood Insurance settlement received by a rental property owner seeking assistance must be deducted from any CDBG Supplemental Funds assistance provided as well. Again, no duplication of benefits will be allowed.
- No rental rehabilitation benefits to structures or projects located within the 100-year floodplain will be allowed, unless: 1) the activity meets all HUD environmental requirements (as determined by the unit of local government where the project is located); 2) all applicable flood mitigation (NFIP) design standards are met; and 3) the property is insured by Federal Flood Insurance throughout the period of affordability.
- No rental rehabilitation benefits to structures or projects located in designated or proposed buy-out areas will be allowed.
- All rental units to be rehabilitated must be both financially and structurally feasible to rehabilitate. Recipients shall establish parameters for making this determination.

- All rental units in a project (including the property as a whole) must meet all applicable property standards upon completion.
  - The CDBG Entitlement Cities and communities with populations at or greater than 15,000 need to comply with your own locally adopted and enforced building or housing codes, standards and ordinances for rental properties in your jurisdiction.
  - For the remainder of the State, in the absence of any locally adopted and enforced building and housing codes or standards, the requirements of the State Building Code apply.
- Architectural / engineering (A/E) or design services shall be employed for design and construction oversight, as applicable and appropriate, by the rental property owner for which CDBG funds are sought.
- The IDED Disaster Recovery recipient that has jurisdiction over funded rental rehabilitation projects shall be involved in the administration, project delivery and oversight (including throughout the period of affordability).
- For an eligible rental rehabilitation project, CDBG Supplemental funds may be used to rehabilitate disaster affected units and all other units in a disaster affected rental property or project, including all common areas and grounds applicable to all residential rental units in a project.
- It is the IDED's goal to utilize the CDBG Supplemental Funds in a manner that results in green-built, sustainable multi-family structures. To the extent possible, the requirements of the Iowa Greens Streets Criteria should be followed. This consideration should be given in the selection of A/E services and contractors for the project. An energy rater will also need to be employed in green built projects.
- The CDBG Supplemental funds are subject to the requirements of the Federal Lead Safe Housing regulations, impacting all multi-family dwelling units and projects that were constructed prior to January 1, 1978. As applicable, assisted rental property owners shall employ the services of an Iowa Certified Lead Professional in the evaluation, project design, lead hazard reduction oversight, and clearance testing. As applicable, assisted rental property owners shall employ a contractor(s) that has been trained in safe work practices. Lead safe housing requirements, as applicable, shall continue throughout the period of affordability on assisted rental properties through on-going maintenance and periodic inspections with turnover in occupancy and at least annually.
- CDBG National Objective - All assisted rental projects shall meet the national objective of "Primarily benefits persons of low and moderate income – Housing". Effectively, this means that no less than 51% of the units in an assisted rental project shall be occupied by persons or households whose incomes are at or below 80% of the area median income limits (LMI) by household size as established by HUD for the jurisdiction in which the rental project is located.
- 51% of all units in the project (rounded up to the nearest whole number) shall be made available to and occupied by a LMI tenant (e.g., in a twelve unit project, seven units shall be made available to and occupied by LMI tenants).
- For rental projects that contain residential units of varying bedroom sizes, to the extent possible, the 51% criteria needs to be applied (i.e., a proportional share) to all sizes (number of bedrooms) of units.

- Scattered site projects accomplished as a single undertaking shall take into consideration the individual properties on the various sites when determining national objective compliance (i.e., the 51% criteria).
- Following the provision of CDBG Supplemental Funds assistance to a rental project (i.e., following reimbursement of costs, rehabilitation costs, lead hazard reduction costs, project delivery costs, etc.), when all work has been completed and accepted and the forgivable loan and agreement for covenants and restrictions has been recorded; the 5-year term of affordability begins.
- It is at this juncture (initial occupancy following the provision of assistance) that the appropriate number of units in the project needs to be occupied by the appropriate number of LMI tenants and the subsequent rents limited on those units. If any of the rental units are occupied with over-income tenants at this juncture, there may be a need to permanently displace over-income tenants. Permanent displacement is subject to the requirements of the Uniform Act.
- Maximum (gross) rent limits on the CDBG Supplemental Funds assisted (affordable) rental units (by bedroom size) shall not exceed the most current HOME Program Fair Market Rents (HOME FMRs). Net rents must be calculated based upon the utility allowances established by the local public housing authority that has jurisdiction for the area served in which the assisted rental project is located.
- Rental property owners of CDBG Supplemental funds assisted rental projects shall agree to a five-year period of affordability in terms of tenant income restrictions (limitations) and through affordable rent limitations (controls) on all CDBG Supplemental funds assisted rental units (affordable rental units) serving LMI tenants, maintaining the appropriate number of affordable rental units for the entire five-year period.
  - Long-term affordability requirements shall be secured through an agreement for covenants and restrictions that ride with the assisted rental property owner's land.
  - Throughout the period of affordability, assisted rental property owners shall ensure that the appropriate number of rental units remains affordable to, and are occupied by, income eligible and verified LMI tenants. All assisted rental units shall be subject to the maximum rent limitations (HOME Program FMRs, by bedroom size) applicable to all assisted rental units for the entire five-year period of affordability.
- Throughout the period of affordability, assisted rental property owners shall agree to periodic reporting requirements and compliance monitoring (for tenant incomes and rents on the affordable units, appropriate unit mix, etc.).
- Form of assistance – The form of financial assistance (CDBG funds) will be a 5-year forgivable loan (non-receding), forgiven in full at the end of the five year compliance period. If the assisted rental project is sold or transferred, or converted to an alternate (non-residential) use, during the five-year period following completion and acceptance, the entire amount of the CDBG forgivable loan shall be repaid.

- Only the federally funded hard costs of rehabilitation need to be secured with the forgivable loan document.
- Upon mutual agreement and consent between the IDED, the IDED Disaster Recovery recipient and the originally assisted rental property owner; the assisted rental project may be sold or transferred, but, only if the new purchaser agrees to continue with the terms of the forgivable loan agreement and the agreement for covenants and restrictions, to complete the remainder of the five-year affordability period (tenant income and rent limitations on 51% of the rental units).
- The maximum assistance per unit (on the hard cost of rehabilitation) shall not exceed \$24,999 in CDBG Supplemental funds. Additional CDBG Supplemental funds (above the \$24,999 per unit rehabilitation limit) may be used for: lead hazard reduction (as applicable) and project delivery costs (see definition), but in no case shall the total CDBG Supplemental assistance exceed \$37,500 per unit (i.e., inclusive of all costs).
- Any and all additional costs of the project above the stated CDBG Supplemental funds limitations shall come from other financial resources. All other necessary financial resources shall be committed and secured prior to the commitment of CDBG Supplemental funds to the rental project.

# PROGRAMS FOR COMMUNITIES

This section details the following programs:

1. **Public Assistance (PA) Program**
2. **Hazard Mitigation Grant Program (HMGP)**
3. **Iowa Finance Authority (IFA) Public Facilities and Infrastructure Assistance**
4. **Community Disaster Grant (CDG) Program – NO LONGER AVAILABLE**
5. **Community Disaster Loan (CDL) Program**
6. **Jumpstart Infrastructure Assistance Program**

## **1. Public Assistance (PA) Program**

The Public assistance program funded by the State of Iowa and FEMA is available to state and local governments and to certain nonprofit organizations, and allows them to respond and recover from disasters and to mitigate the impact of future disasters.

The objective of the Public Assistance (PA) Program is to provide assistance to help communities quickly respond to and recover from major disasters or emergencies declared by the President.

Through the PA Program for this disaster, FEMA provides supplemental Federal disaster grant assistance for 90% and the State of Iowa provides 10% of the eligible expenses associated with debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

The Public Assistance (PA) Program is administered through a coordinated effort between the Federal Emergency Management Agency (FEMA), the State of Iowa (grantee), and the applicants (subgrantees).

## **2. Hazard Mitigation Grant Program (HMGP)**

The Hazard Mitigation Grant Program (HMGP) is administered by Iowa Homeland Security and Emergency Management Division. It provides funds to local governments to implement long-term hazard mitigation measures, including property acquisition, safe rooms, and other mitigation measures designed to minimize the impact of future emergency events. When HMGP funds are used for buyouts, the property is turned into green space to minimize impacts from future floods and other emergency events. Under the program the state works directly with cities and counties which are responsible for final negotiations with local property owners.

The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate

recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

### **Project Types**

The State has opened up HMGP funds availability beyond property acquisition/demolition and planning projects. Projects may be of any type that will reduce or eliminate losses from future natural disasters, including but not limited to:

- Construction of tornado safe rooms (Multi-functional community or school safe room projects are highly encouraged).
- Acquisition, structural relocation or elevation of buildings located in a special flood hazard area.
- Structural and non-structural retrofitting of existing public buildings, facilities, or utilities to protect against wind, ice, or flood hazards.
- Minor structural hazard control or protection projects such as storm water management (e.g., culverts, floodgates, retention basins).
- Localized flood control projects, such as floodwall systems, that are designed specifically to protect critical facilities and do not constitute a section of a larger flood control system.

### **Application Development**

FEMA's mitigation grants, including HMGP, are provided to eligible Applicant States/Tribes/Territories that, in turn, provide sub-grants to local governments. The Applicant selects and prioritizes applications developed and submitted to them by local jurisdictions to submit to FEMA for grant funds.

Prospective Sub-applicants should consult the State of Iowa's Hazard Mitigation Officer for further information regarding specific program and application requirements.

### **3. Iowa Finance Authority (IFA) Public Facilities and Infrastructure Assistance**

Communities whose water and wastewater systems were impacted by the natural disasters may be eligible for assistance from the State Revolving Fund (SRF).

SRF Construction Loans fund the creation of public drinking water and wastewater infrastructure projects for cities and utilities. These loans have a low interest rate of 3 percent and terms of up to 20 years.

For more information, visit the Iowa Finance Authority's Public Facilities and Infrastructure Assistance Web page at

[http://www.iowafinanceauthority.gov/en/water\\_quality\\_programs/srf\\_construction\\_loans/](http://www.iowafinanceauthority.gov/en/water_quality_programs/srf_construction_loans/)

### **4. Community Disaster Grant (CDG) Program**

**THIS PROGRAM IS NO LONGER AVAILABLE**

The Community Disaster Grant (CDG) Program is a \$22 million disaster-relief program established by House File 64 and signed into law on Feb. 2, 2009.

Program funds are awarded to eligible cities and counties. Each city or county receives a minimum of \$2,000, and the remainder of the program funds is granted to those entities based upon a pro rata share of damage costs (using the FEMA Individual Assistance (IA) Program and Small Business Administration (SBA) Disaster Loan Program data as of February 2, 2009 for each respective city or county).

The grants are to be used for disaster-related costs not yet covered by other federal or non-federal resources. Eligible uses for the grant are the following:

- Nonprofit organization assistance.
- Assistance for the public purchase of land and accompanying structures if financial assistance for such purchases is not available from FEMA or when a non-federal match is required for a grant involved in the public purchase of land and accompanying structures.
- Assistance for the repair, replacement, or upgrade of public infrastructure damaged by the disaster including measures to assist in the mitigation of future damage due to natural disasters.
- Assistance for the increased costs associated with the revaluation and assessment of property due to a natural disaster that occurred in 2008.
- Small business assistance.
- Assistance for the replacement and rehabilitation of housing.

These categories are not prioritized. Applicants may have multiple individual projects falling within different categories. The applicant is responsible for determining the best uses for the grant funds based on their own unique situation.

Eligible counties must have submitted an application to Iowa Homeland Security and Emergency Management Division (HSEMD) no later than April 1, 2009.

### **5. Community Disaster Loan (CDL) Program**

The U.S. Department of Homeland Security approved approximately \$5.8 million in FEMA Community Disaster Loans (CDL) for Iowa, including the maximum \$5 million loan amount for Cedar Rapids. These funds will be used to assist five Iowa communities as they continue to recover from the 2008 disasters.

FEMA has approved five loans for Iowa:

- Cedar Rapids (\$5 million)
- New Hartford (\$118,811)
- Oakville (\$51,588)
- Palo (\$304,722)
- Parkersburg (\$385,295)



Loans can be made to any local government in need of financial assistance to perform essential services. CDL applicants may include fire and police departments that provide critical community services during and in the immediate aftermath of disasters, as well as school boards, district court offices, and local governments.

Potential community applicants for CDLs should consult their Iowa Homeland Security and Emergency Management Division (HSEMD) contact for more information on applying for assistance.

## **6. Jumpstart Infrastructure Assistance Program**

This program provides assistance to cities and counties for the purposes of disaster relief, long-term recovery and restoration of infrastructure directly related to the consequences of recent disasters.

The Amendment to the State of Iowa Action Plan provides that CDBG funds will be used as the 15 percent local match required for infrastructure projects funded under the FEMA Hazard Mitigation Grant Program (HMGP). However, only those HMGP projects that are eligible under the CDBG program will receive the 15 percent match from CDBG funds. The CDBG program can only fund hazard mitigation projects related to facilities and areas impacted by the disaster of 2008. The only eligible recipients of CDBG funds are cities or counties. So if another entity applies for HMGP funding that entity should develop a relationship with the appropriate city or county to receive the CDBG match funding.

### **Eligibility Guidelines for the Jumpstart Infrastructure Assistance Program**

1. Cities and counties in the Presidential Disaster Declaration Counties (FEMA-1763-DR) are eligible applicants.
2. Project will address a need arising from the 2008 disaster
3. Project is the best alternative to address the need; and
4. The project meets a national objective under the CDBG program.

### **Criteria for selection for the Jumpstart Infrastructure Assistance Program**

1. Urgency of the need for the facility and threat to health, safety or welfare;
2. Sufficient other local, state, or federal funds either are not available or cannot be obtained in the time frame required;
3. Use of additional local taxes or user fees in place of the requested assistance would place undue burden on residents, especially low- and moderate income households;
4. Likelihood the project will be completed in a timely manner; and
5. Benefit to low- and moderate income persons. If a project does not meet the national objective of primarily benefiting persons of low and moderate income it could potentially meet the national objective of meeting an urgent need in a community.

# PROGRAMS FOR CONTRACTORS & DEVELOPERS

This section details the following programs:

1. **Single-Family Unit Production (New Construction) Program**
2. **Low-Income Housing Tax Credit (LIHTC) Program**
3. **Lead-Based Paint Training Scholarship Program**

## **1. Single-Family Unit Production (New Construction) Program**

The Single-Family Unit Production (New Construction) Program, administered by the Iowa Department of Economic Development, is a program working to replace housing stock in Iowa communities and regions affected by the 2008 disasters.

Interested parties should contact the appropriate Council of Government (COG) or Entitlement City administering this program locally. Applications for this program are due on April 30, 2009.

### **Program Guidelines**

- Any of the IDEED's eleven CDBG Disaster Recovery Recipients may apply for this activity to newly construct single-family dwelling units within your jurisdiction. For the expanded COG regions, this activity will only be allowed in incorporated communities within your jurisdiction.
- Applicants should determine the development team that will be involved in this activity (project by project) prior to proposal submission to the IDEED and will need to be able to convey the development team members and their respective roles and responsibilities in the proposed projects. Development team members may include, but are not limited to:
  - Program administrator / overseer;
  - Builder(s) or developer(s) of the single-family housing;
  - Architectural / Engineering (A/E) or design services, as applicable;
  - Lender(s) and Loan Closer(s);
  - Energy Rater firm;
  - Realtor(s), if involved;
  - Etc.
- This activity is limited to newly-constructed single-family / single unit dwelling units. Manufactured single-family dwelling units are permissible providing they are affixed to a permanent foundation and will be taxed as real property upon completion. Condominium style single-family projects for individual homeownership are permissible.
- Applications need to be targeted at and tied to communities that lost single-family housing as a result of the disasters of 2008.
- Builders and developers selected for participation under these proposals should offer a variety of types and styles of housing, various sizes (square footage) and units with various numbers of bedrooms and bathrooms; all within the cost limitation.

- Newly constructed single-family units under these applications will be made available for sale and limited to persons or households whose incomes are at or below the median (100%) income limits as established by HUD, by county and by household size.
- Assistance under this activity is provided as acquisition assistance (mortgage buy-down) invested into individual projects at the assisted homebuyer's principal loan closings. Assistance under this activity will not be allowed to be combined with Federal Jumpstart Homebuyer Assistance or State Jumpstart down payment assistance on the same dwelling unit or person / household served.
- Effectively, the CDBG Supplemental funds are used to buy-down the cost-to-construct, including the land on which it is constructed, to an affordable sales price and an affordable loan amount for eligible homebuyers.
- There will be a maximum per unit development cap of \$180,000.
- There will be a maximum per unit CDBG subsidy cap of 30% of the per unit development cap.
- The maximum amount of CDBG funds that may be applied for (per application) is \$1,000,000. All applications should be limited to the number of single-family units that can reasonably be constructed and sold prior to the end of the 2009 calendar year
- Newly constructed single-family dwelling units under this activity shall not be constructed in a 100-year flood plain or within buy-out areas, known or proposed.
- All newly constructed single-family units shall be designed and constructed in accordance with all locally adopted and enforced building codes and standards. In the absence of any locally adopted and enforced building codes or standards, the requirements of the Iowa State Building Code shall apply.
- It is the IDEED's goal to utilize the CDBG Supplemental Funds in a manner that results in green-built, sustainable single-family structures. All newly constructed single-family housing should, to the extent possible, meet the requirements of the Iowa Green Streets Criteria.
- Lots (land) on which to construct the single-family housing proposed should, to the extent possible, be identified, and where possible site control obtained, prior to application submission, and identified within the application. This is particularly important for those proposals that intend to meet the requirements of the Iowa Green Streets Criteria.
- Recipients will be allowed general administrative funds not-to-exceed two percent (2%) of the total award (calculated by considering the total of all project-related costs as ninety-eight percent of the total award).
- Recipients will be allowed "project delivery costs" in an amount not-to-exceed \$5,000 per unit. Project delivery costs include, but are not limited to:
  - Marketing of the activity and individual newly constructed units;
  - Oversight / coordination of the development team members and their roles and responsibilities;
  - Homebuyer application intake;
  - Income eligibility determination and verification;
  - Pre-qualification of homebuyers;

- Construction oversight and coordination;
- Participation in individual mortgage loan closings;
- Etc.
- Applications shall identify, for participation in this activity, at least two regulated lenders (preferably three or more) and obtain from them a statement of their willingness to participate. Individual principal mortgage loans may then be tailored around the participating lender's underwriting criteria and the loan products offered by the lender. Recipients may then be allowed to restrict or limit applicants (assisted homebuyers) to using one of the recipient's identified participating lenders in the transaction.
- Participating lenders shall offer principal loan products that minimally meet the following criteria:
  - Loan interest rates cannot be higher than four percentage points above the federal prime interest rate at the time of loan commitment;
  - Loan-to-value ratios (LVRs) at 70% (as the CDBG funds will be used to subsidize 30% of the per unit development cost);
  - No less than a 15-year, fully amortized, fixed-rate mortgage may be used (early pay-off provisions must be allowed); and
  - No adjustable rate mortgages or balloon payment types of mortgages will be allowed.
- The builder(s) of the single-family housing shall obtain their own construction financing for all dwelling units they construct.
- Builders will be allowed a builders fee (overhead and profit) not-to-exceed fifteen percent of the cost of construction, each individual dwelling unit. Builder's fees shall be included within the total cost to construct and contained within the per unit cost limitations.
- All assisted persons or households (homebuyers) must be able to support a mortgage (at or greater than the bought-down / subsidized purchase price), documented with a firm loan commitment.
- Homebuyer purchased properties under this activity must result in ownership in the form of fee simple title or 99-year leasehold.
- The CDBG Supplemental funds subsidy amount provided (not including project delivery costs and general administration) must be secured as a mortgage lien on the assisted homebuyer's purchased property behind (recorded in junior position) the principal lender's mortgage loan. The assistance shall be provided as a 10-year receding forgivable loan. Payback of funds will be required if the assisted homebuyer sells, vacates, rents or abandons their purchased property any time within the ten year period.
- With the exception of a Habitat for Humanity principal loan product (where there are two principal mortgages involved), the principal mortgage loan must be the only repayable loan in all individual homebuyer assistance projects under these proposals.
- The CDBG Supplemental funds forgivable loan may be recorded in junior position to the principal loan, but must be recorded in senior position to any and all other funding in all projects (with the exception of a Habitat for Humanity loan).

Additionally, recipients must maintain their assistance security agreements in the above-stated recording position throughout the 10-year period, and will not be allowed to subordinate the required recording position to any other forms of assistance, such as refinancing or home equity loans for the ten-year period.

## **2. Low-Income Housing Tax Credit (LIHTC) Program**

The Iowa Finance Authority (IFA) has received additional disaster-related funding for the Low-Income Housing Tax Credit (LIHTC) Program. This program creates an incentive for developers to invest in the development of rental housing for individuals or families of fixed or limited incomes.

For more information on the Low-Income Housing Tax Credit Program, visit the IFA Web site at

[http://www.iowafinanceauthority.gov/en/for\\_developers\\_managers/affordable\\_rental\\_production/low\\_income\\_housing\\_tax\\_credit\\_program/](http://www.iowafinanceauthority.gov/en/for_developers_managers/affordable_rental_production/low_income_housing_tax_credit_program/)

## **3. Lead-Based Paint Training Scholarship Program**

Due to the impact of Iowa's 2008 disasters, Iowa's shortage of trained and certified lead contractors, workers, and inspectors (primarily in the realm of lead abatement) has been compounded. In order to build the capacity and meet the demand for these services, the Iowa Department of Economic Development (IDED) developed the Lead-Based Paint Training Scholarship Program.

Eligible trainees must be registered Iowa contractors and Iowa workers and must register and pay for all expenses. They must successfully complete the course and present the certificate and request for reimbursement in order to receive reimbursement. They must also attest that upon training certification they will make their services available for Iowa's disaster recovery. Recertification/refreshers will be allowed.

### **Eligible Courses under this program**

1. Sampling Technician
2. Inspector-Risk Assessor
3. Sampling Technician & Inspector-Risk Assessor Refresher parts 1 and 2
4. Abatement Contractor
5. Abatement Worker
6. Abatement Contractor/Worker Refresher, and
7. Lead-Safe Work Practices.

# HELPFUL INFORMATION & RESOURCES

## **Federal and State Disaster Response and Recovery Partners**

### **Federal Emergency Management Agency (FEMA)**

<http://www.fema.gov/news/event.fema?id=9867>

Disaster Information page for Iowa's 2008 Severe Storms, Tornadoes and Flooding

### **Iowa Homeland Security & Emergency Management Division –**

[www.iowahomelandsecurity.org](http://www.iowahomelandsecurity.org)

Go directly to 2008 Disaster Recovery Information

### **State of Iowa home page**

[www.iowa.gov](http://www.iowa.gov)

### **Governor Chet Culver & Lt. Governor Patty Judge's home page –**

[www.governor.iowa.gov](http://www.governor.iowa.gov)

### **Rebuild Iowa Office**

[www.rio.iowa.gov](http://www.rio.iowa.gov)

## **Other State Agencies**

### **Department of Commerce - Iowa Insurance Commission**

<http://www.iid.state.ia.us/>

**877-955-1212**

The Iowa Insurance Commission provides insurance related information for consumers impacted by storms and flooding

### **Department of Elder Affairs**

<http://www.state.ia.us/elderaffairs/>

**515-725-3333**

The Department of Elder Affairs helps identify programs for aging individuals to deal with the situation related to floods. They also work with the Department of Human Services to guide people Iowa's disaster assistance program for families with a limited income.

### **Department of Human Rights**

<http://www.state.ia.us/government/dhr/index.html>

**515-242-5655**

The Department of Human Rights helps identify programs for individuals to deal with the situation related to floods through local community action agencies. Local community action agencies provide low-income families with a variety of services, including emergency food and clothing, utility assistance, health and nutrition, and referral to other community services. Services vary by location. Contact the office serving your

county.

In addition assistance may be available to assist with communications with Deaf and Hard of Hearing individuals, as well as communications with the Latino and Asian-Pacific Islander communities.

### **Department of Human Services**

[http://www.dhs.state.ia.us/Consumers/Assistance\\_Programs/CashAssistance/DisasterAssistance/StormHelp.html](http://www.dhs.state.ia.us/Consumers/Assistance_Programs/CashAssistance/DisasterAssistance/StormHelp.html)

**877-937-3663**

Iowa Department of Human Services (DHS) has several programs to help with the damage caused by flood and storms. DHS manages the Individual Assistance Grant Program for people with low income. The grant program is automatically launched with a governor's declaration. Applications are due within 45 days of those declarations.

### **Department of Agriculture and Land Stewardship**

<http://www.agriculture.state.ia.us/press/2008Press/2008FloodInformation.asp>

**515-281-5321**

### **Department of Natural Resources**

<http://www.idph.state.ia.us/adper/flood.asp>

**515-281-5918**

Iowa DNR helps educate Iowans by providing information on precautions for boating and also testing for clean water, including wells.

### **Department of Public Health**

<http://www.idph.state.ia.us/adper/flood.asp>

**515-281-7689**

Iowa Department of Public Health helps facilitate public health awareness for issues related to the flooding. Health departments, health professionals, and the general public are making health inquiries about recent storms and flooding to the department.

### **Department of Revenue**

<http://www.state.ia.us/tax/>

**1-800-367-3388, or e-mail [idr@iowa.gov](mailto:idr@iowa.gov)**

The Iowa Department of Revenue has information on extended deadlines for Iowa taxpayers affected by flooding and tornadoes.

### **Department of Transportation**

<http://www.iowadot.gov/floods/index.html>

The Iowa DOT is responsible ensuring the public's safety on Iowa's 9,373 mile Primary Road System. The department relies on a number of programs designed to assist with protecting the public from flood-related dangers.

### **Iowa Attorney General - Consumer Protection**

[http://www.state.ia.us/government/ag/protecting\\_consumers/index.html](http://www.state.ia.us/government/ag/protecting_consumers/index.html)

**1-888-777-4590 or 515-281-5926**

The Consumer Protection Division has information on avoiding flood and storm related scams.

### **Iowa Finance Authority**

<http://www.iowafinanceauthority.gov/>

Individuals living in counties declared disaster areas by the president and eligible for Federal Disaster Relief including Individual Assistance may be eligible for housing in LIHTC properties.

### **Department of Economic Development**

<http://www.iowalifechanging.com/flood.html>

The Department of Economic Development helps administer disaster recovery programs including the Jumpstart Housing and Small Business Assistance programs. The IDED works with businesses impacted by the tornadoes, storms and flooding of 2008.

### **Iowa Legal Aid**

<http://www.iowalegalaid.org/ia/homepage.html>

1-800-532-1275 (Mon – Fri; 9 - 11am and 1:30 - 3:30pm)

### **Local Resources and Agencies**

Web sites providing information on the current situations at the local level related to the 2008 floods and storms:

[Black Hawk County](#)

[Des Moines](#)

[Muscatine County](#)

[Burlington](#)

[Des Moines County](#)

[Polk County](#)

[Cedar Rapids](#)

[Iowa City](#)

[Scott County](#)

[Cerro Gordo County](#)

[Lee County](#)

[Waterloo](#)

[Clinton County](#)

[Linn County](#)

[Corridor Recovery](#)

[Corridor Recovery](#)

[Louisa County](#)

[Vista Corridor Flood](#)

[Davenport](#)

[Ottumwa](#)

[Recovery](#)

### **Federal Agencies and Resources**

#### **Federal Emergency Management Agency (FEMA)**

<http://www.fema.gov/news/event.fema?id=9867>

Disaster Information page for Iowa's 2008 Severe Storms, Tornadoes and Flooding

#### **U.S. Small Business Administration**

<http://www.sba.gov/services/disasterassistance/index.html>

#### **USDA Emergency Preparedness and Response**

<http://www.usda.gov/wps/portal/usdahome?navtype=MS&navid=SAFETY>



**USDA Natural Resources Conservation Services**

[http://www.nrcs.usda.gov/programs/index\\_alph.html](http://www.nrcs.usda.gov/programs/index_alph.html)

**USDA Risk Management Agency**

<http://www.rma.usda.gov/>

**USDA Farm Service Agency (FSA)**

<http://www.fsa.usda.gov/>

**USDA Rural Development**

**Rural Economic Disaster Recovery Resource Center**

[http://ocean.otr.usm.edu/~w301497/disasters/disasters\\_homepage.html](http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html)

**Midwest Flood Response and Recovery**

<http://www.usa.gov/flooding.shtml>

Official information and services from the U.S. government